

A M E N D M E N T S T O T H E S P E C I F I C A T I O N

Please replace the paragraph beginning on page 8, line 26 and ending on page 9, line 5 with the following amended paragraph marked up to show changes made relative to the immediate prior version:

Processing continues at 204 where terms of a note involving the issuer and the holder are identified. A number of different types of notes may be issued as a unit with the forward contract, each of which may be selected to provide desired financial benefits. In general, the terms of the note will include terms identifying a maturity of the note, an interest rate associated with the note, acceptable substitute collateral that may be pledged by the holder to separate the contract from the note, and other terms known to those skilled in the art. Pursuant to embodiments of the present invention, the note also includes terms specifying several remarketing events, including one or more capped remarketings, an opportunistic remarketing period, and an uncapped remarketing.